

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Perry J Hutter</u> | Social Security number or ITIN | xxx-xx-9053 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 14-27396-CMG | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Perry J Hutter

10/28/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Perry J Hutter
 Debtor

Case No. 14-27396-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

db +Perry J Hutter, 507 Sleepy Hollow Road, Toms River, NJ 08753-3524
 515117193 M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508
 515007286 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance and Enforcement - Bankruptcy, P.O. Box 245, Trenton, NJ 08695-0267)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 29 2019 00:23:19 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 29 2019 00:23:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr E-mail/Text: camanagement@mtb.com Oct 29 2019 00:22:49 M&T Bank, 1100 Wehrle Drive,
 Williamsville, NY 14221

515007283 EDI: CAPITALONE.COM Oct 29 2019 03:53:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083

515007284 EDI: IRS.COM Oct 29 2019 03:53:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346

515016995 +EDI: DISCOVERSL.COM Oct 29 2019 03:53:00 Discover Student Loans, PO BOX 30925,
 Salt Lake City, UT 84130-0925

515007285 E-mail/Text: camanagement@mtb.com Oct 29 2019 00:22:49 M&T Bank, Attn: Lending Services,
 Customer Support, PO Box 1288, Buffalo, NY 14240-1288

515182957 EDI: PRA.COM Oct 29 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541

515007288 E-mail/Text: bankruptcy@swmc.com Oct 29 2019 00:23:25 Sun West Mortgage,
 18303 Gridley Road, Cerritos, CA 90703

515007287 +EDI: DISCOVERSL.COM Oct 29 2019 03:53:00 Student Loan Corp, PO Box 30948,
 Satl Lake City UT 84130-0948

515130865 EDI: RMSC.COM Oct 29 2019 03:53:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

515102096 +E-mail/Text: bankruptcygroup@ugcorp.com Oct 29 2019 00:23:38
 United Guaranty Commercial Ins Co of NC, PO Box 20327, Greensboro, NC 27420-0327

515007289 +EDI: WFFC.COM Oct 29 2019 03:53:00 Wells Fargo Bank, PO Box 10438,
 Des Moines, IA 50306-0438

515228186 +EDI: WFFC.COM Oct 29 2019 03:53:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
 Des Moines, IA 50328-0001

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515216414* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245

(address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

515102097* +United Guaranty Commercial Ins Co of NC, PO Box 20327, Greensboro, NC 27420-0327

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Oct 28, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Douglas J. Smillie on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com
James J. Cerbone on behalf of Debtor Perry J Hutter cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
TOTAL: 7